

Take My Advice: Prepare Now for the Passing of a Loved One

9 Probing Planning Questions
You Probably Aren't Asking



By Julie Genjac, Managing Director of Applied Insights, Hartford Funds

We assumed we'd have plenty of time to enjoy with our 94-year-old Grandma. We realized that her health would inevitably decline, but it would be slow and sequential. This presumed pace would allow us to prepare as these changes occurred over months or even years. And finally, when she passed, we'd take comfort in knowing that she was reunited with my grandfather. We thought we had enough time to work through the specifics, the details, and it would all come together very naturally.

That's not what happened.

In only six weeks, Grandma went from being a bridge-playing social butterfly to someone whose very minor health ailments escalated all at once. She was rushed to the hospital, placed in the ICU, and 48 hours later she was receiving hospice care. We kept her comfortable as best as we could. She fought for six days until she closed her eyes and was at peace. What a relief that she was no longer in pain. What a shock that she was gone.

What We'll Cover:

- We lacked the information we needed
- The real work was about to begin
- How the lessons I learned can help you

"When I entered Grandma's condo for the first time after her passing, I told myself, 'Just throw away the perishable food, flowers, and de-clutter.' Four hours later, I was hot, parched, and exhausted."

First, We Lacked the Information We Needed—and Had Too Much of What We Didn't Need

Sure, Grandma had a will, trust, and other financial documents in place. She had a wonderful financial professional who ensured that all her information was complete, up to date, and in order. She had copies of utility bills and canceled checks neatly filed for the last four decades. She had birth certificates for every family member over the last century, all clearly labeled and alphabetized, and enough bank statements to stack as high as the Space Needle.

We were thankful that she was so meticulous, but there was still some information we needed but didn't have. She owned a condo unit that was packed with basic belongings, antiques, and a limited jewelry collection. We weren't sure how she would've wanted any of those things to be distributed among family members. We didn't know the combination to her safe, how to access her storage locker, or how to get her mail. We were playing Sherlock Holmes, digging through drawers to find every random key that we could to solve some of these mysteries.

Second, the Real Work Was About to Begin

When I entered Grandma's condo for the first time after her passing, I told myself, "Just throw away the perishable food, flowers, and de-clutter." Four hours later, I was hot, parched, and exhausted. Although I'd transported 16 large trash bags to the dumpster and created numerous donation piles, the unit was messier than when I arrived. I stuffed all the donations into my car and by the end of the day, the clutter was gone—at least on the surface. The condo unit looked very presentable, and I felt proud of myself. I climbed into the car and just sat there, reflecting on a long day and feeling overwhelmed. I didn't know the amount of work that still lay ahead of me.

30 Days: The Amount of Time We Had to Deal With All Her Belongings

After getting rid of all the clutter, I found out that we only had 30 days to empty her condo unit. Thirty days to determine what to keep, donate, and sell of what took years to accumulate. After hearing this, I returned to her unit and suddenly panicked, thinking "I have no idea how I am going to pull this off." I know nothing about antiques or holding an estate sale. And I work full time. I needed help. But I needed more than movers, more than packing specialists, and more

than antique appraisers. I needed a village to get this done, but I had no clue how to find this village. And there was no time to lose!

After asking every friend and family member I could, I was referred to a woman named Jennifer. She specializes in helping families empty a loved one's home after they pass. Admittedly, I didn't even know these people existed in the world. I call her my angel. She has a calm demeanor, a caring smile, and said, "I've got this." She even offered to donate the items that our family didn't want to keep so I wouldn't have to go through that emotional process.

I Got Help, But It Was Still a Lot of Work

Even with Jennifer's help, sorting through everything was long and arduous. The thoughtful questions that she and her team asked were basic, but most of the time my responses were "I don't know" or "I'm not sure." My Grandma had several antiques. We knew there was a file that articulated the details of these pieces, but it was nowhere to be found. We needed the keys to her safe, but we couldn't find them.

We searched for her file-cabinet keys and the key to the padlock on her storage locker. Luckily, after trying about 25 different keys, we found the right ones. We couldn't find the paperwork for her condo unit—that's still yet to be found. I knew my grandmother very well. I spent countless hours with her, even recently. How could I not know these answers?

I have other grandparents that are still alive. I can assure you that after this experience, I'll sit down with each of them and gather the information our family will need someday.

Third, How the Lessons I Learned Can Help You

If you having aging loved ones, do two things:

- Gather necessary information (see list below)
- Figure out a game plan to deal with belongings when your aging loved one passes

Gather Necessary Information

Having a conversation like this can be difficult in the moment, but speaking from experience, having it would have made things much easier for us. To bring up this topic, start by talking about your end-of-life concerns and how you've prepared by making a list of key information. Then, you can transition the conversation by asking if they've done it. Let them know that gathering this info will help the entire family in the future.



Nine Questions to Help You Prepare

After you begin the conversation, here are nine questions to ask (you don't have to cover all these at once):

1. Are your financial matters in place (wills, trusts, titling of accounts, etc.)?
2. What paperwork have you saved for years that we might be able to shred or dispose of now to de-clutter?
3. For any valuable pieces of furniture or jewelry, where are the appraisals/documentation kept?
4. Where are the keys to any safes, storage lockers, safety deposit boxes, and are they clearly labeled?
5. Which specific family members or friends would you like to inherit any physical objects (jewelry, furniture, clothing, personal effects, etc.)?
6. For items that the family won't inherit, what can be sold, gifted, or donated now to de-clutter?
7. Do you have any specific wishes for your family to carry out, in terms of honoring you? Is there a special meal or tradition you'd like them to have to honor your memory? What traditions or legacies would you like to be continued after you pass? Conversely, are there any traditions you would like them to discontinue?

8. How do you want your name (or other details) written on your headstone, if applicable?
9. Would you like someone to be by your side as you take your last breath, if possible?

Figure Out a Game Plan to Deal With Belongings

After you have this conversation with your loved one, it's important to truly assess your family's ability (physically, mentally, emotionally, geographically, time-wise, etc.) to deal with all the belongings. That could mean deciding what to trash, sell, or donate, then doing it. Is there a person (or people) who are up to the task and can be called upon at the last minute to help? Does the majority of your family still work, or have young children, and do they lack the flexibility to dive in and adhere to a very short timeline? Be honest with yourself. No answer is wrong. The key is understanding the current situation and building a plan now to help reduce stress and emotion later.

If it seems like you won't have the help needed, use Google to locate a senior move manager. They'll likely have the skills and experience to help you deal with the belongings.

To Summarize

First, even though we assumed all details were in order, we lacked the information we needed (keys, codes, timelines, documentation, etc.). As a result, we had to play Sherlock Holmes to find the info we needed. Second, we had to quickly deal with lots of stuff—all while grieving the loss of Grandma. That's when having a senior move manager such as Jennifer really helped. Third, it can be challenging to have a conversation with a loved one about preparing for their passing. But having them can save the family a lot of time, frustration, and work.

I'm Taking My Own Advice

After my experience of "moving in 30 days," I realized I needed to gather all of my key information in one spot. I put all my key info and documents in a fireproof safe (a safe deposit box can work also) and I told a trusted family member how to access these documents.

Next Step

Within two weeks, meet with aging loved ones and start having conversations about gathering necessary information using the questions above.



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